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11/16/18 12:03 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	Case No. 16-23742 TPA
)	
James H. Ramsey, Jr. &)	Chapter 13
Sandra L. Ramsey,)	
)	Rel to Doc No. 129
Debtors)	
)	
James H. Ramsey, Jr. &)	
Sandra L. Ramsey,)	
)	
Movants,)	
)	
v.)	
)	
BSI Financial Services &)	
Ronda J. Winnecour, Trustee,)	
)	
Respondents.)	

ORDER OF COURT

AND NOW, this 14th day of November, 2018, and upon consideration
of the foregoing Motion to Approve Loan Modification, it is hereby:

ORDERED, that the Loan Modification is approved upon the following terms:

- a. The pre-petition arrear of \$16,246.73 shall be added on to the end of the loan balance.
- b. The new principal amount of the loan will be \$62,244.32, from the previous amount of \$55,878.06.
- c. The origination date of the loan shall change from April 24, 2008 to September 10, 2018.
- d. The maturity date shall change to September 1, 2048.
- e. The interest rate shall change from 5.625% to 6%.


United States Bankruptcy Judge

Imaged Certificate of Notice Page 2 of 2

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James H. Ramsey, Jr.
Sandra L. Ramsey
DebtorsCase No. 16-23742-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.
db/jdb James H. Ramsey, Jr., Sandra L. Ramsey, 6001 Roslyn Street, McKeesport, PA 15135-1128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Christopher M. McMonagle on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the SCIG Series III Trust cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Dennis J. Spyra on behalf of Joint Debtor Sandra L. Ramsey attorneyspyra@dennisspyra.com, deborah@dennisspyra.com/missdebrastone@msn.com
Dennis J. Spyra on behalf of Debtor James H. Ramsey, Jr. attorneyspyra@dennisspyra.com, deborah@dennisspyra.com/missdebrastone@msn.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmlawgroup.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Steven P Kelly on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the SCIG Series III Trust skelly@sterneisenberg.com

TOTAL: 9